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| Substitute for form 1449/PTO | | | Complete if Known | | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 30, 2010 <i>(use as many sheets as necessary)</i> | | | Application Number | 10/825,440 | |
| | | | Filing Date | 04/14/2004 | |
| | | | First Named Inventor | BRUCE BENT | |
| | | | Art Unit | 3693 | |
| | | | Examiner Name | Patel, Jagdish | |
| Sheet | 1 | of | 8 | Attorney Docket Number | 049212-0102 |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|----------|---|--------------------------------|---|---|
| Examiner Initials* | Cite No. | Document Number Number-Kind Code ² (if known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS | | | | | |
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| FOREIGN PATENT DOCUMENTS | | | | | |
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| NON PATENT LITERATURE DOCUMENTS | | | | | |
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| | CD1 | Lawsuit by Island Intellectual Property LLC, et al. v. Deutsch Bank Trust Company Americas, et al.; Defendant Deutsche Bank Trust Company Americas' Second Supplemental Responses to Double Rock's Interrogatories Nos. 2, 8 and 9, July 2010, 65 pages. | | | |
| | CD2 | Exhibit 2, Invalidity Chart: U.S. Pat. No. 4,985,833 (Oncken) – U.S. Pat. 7,668,771, July 2010, 14 pages. | | | |
| | CD3 | Exhibit 5, Invalidity Chart: Merrill Lynch Business Advantage Program - U.S. Pat. No. 7,668,772, July 2010, 7 pages. | | | |

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|--------------------|-----------------------|---|----------------|
| | CD4 | Exhibit 8, Invalidity Chart: Harken Financial Services Sweep Product - U.S. Pat. No. 7,668,771, July 2010, 9 pages. | |
| | CD5 | Exhibit 9, Invalidity Chart: Wayne Hummer - Insured Bank Deposit Program - U.S. Pat. No. 7,668,771, July 2010, 12 pages. | |
| | CD6 | Exhibit 10, Invalidity Chart: U.S. Patent Application Publication No. 2007/0043666 (Burdette), U.S. Pat. No. 7,668,771, July 2010, 9 pages. | |
| | CD8 | Letter to R.M. Zaitzeff, from W.W. Wiles, dated June 22, 1983 (response to May 10, 1983 letter re: offering of MMDAs), 6 pages. | |
| | CD9 | Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988 (response to Dec. 18, 1987 letter re: proposed modifications to Merrill Lynch's CMA Program), 5 pages. | |
| | CD10 | Information Statement, "Alliance Insured Account," 9/99; 6 pages. | |
| | CD11 | Investors MoneyAccount SM and Insurance Plus Service Agreement, attached Schedule A (List of Banks Participating in the Insurance Plus Service), IMAD 3/94, 3 pages. | |
| | CD12 | Investors Money Account SM (an FDIC-insured money market account), IMA-1 (3/94), 4 pages. | |
| | CD13 | Investors MoneyAccount SM , "The FDIC-Insured Money Market Investment with an Important Plus," IMA 10/95, 2 pages. | |
| | CD14 | 1985 SEC No-Act. LEXIS 2756, Investment Company Act of 1940 -- Section 3(a)(1), 2(a)(36); Securities Act of 1933 -- Section 2(1), Nov. 29, 1985, Kemper Financial Services, Inc., 9 pages. | |
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| | CD16 | First National Bank in Brookings, Certificates of Deposit [online] [retrieved on 7/17/2009]. Retrieved from the Internet: Certificates of Deposit, <URL: http://web.archive.org/web/20000524121111/www.firstnb.com/cd.htm >; Multi-Bank CDs, <URL: http://web.archive.org/web/20000524132934/www.firstnb.com/mbcd.htm >, 5 pages. | |

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|-----------------------|--------------------------|--|----------------|
| | CD17 | Summary of Commentary on Current Economic Conditions by Federal Reserve Districts, Jan. 1985, 44 pages. | |
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| | CD26 | Advertisement: Where Your Interest is?, Mutual Funds, Oct. 1997; 1 page | |
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| | CD29 | USPTO Office Action, Office Action Summary, App. No. 11,767,827, Date Mailed 6/5/2009, 35 pages. | | |
| | CD30 | Service Mark Application, Applicant: Reserve Management Corporation, Mark: RESERVE INSURED DEPOSITS, (attached Power of Attorney, Declaration, Drawing Page, 9-21-01, 6 pages. | | |
| | CD32 | Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated July 22, 2008, (attached Attachments A-E), 35 pages. | | |
| | CD33 | Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated Oct. 16, 2008, (attached Attachments A-C), 22 pages. | | |
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| | CD49 | Letter to Client, from M.J. Hensle, Re: Salomon Smith Barney Bank Deposit Program SM , (attached Q&A: Important Information about the New Salomon Smith Barney Bank Deposit Program), August 16, 2020, 14 pages. | | |

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NON PATENT LITERATURE DOCUMENTS

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| | CD62 | FEDERAL RESERVE SYSTEM, LEXSEE 56 FR 15494, "Regulation D--Reserve Requirements of Depository Institutions," Action: Final Rule, Apr. 17, 1991, 5 pages. | |
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| | CD64 | Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988, Re: response to letter of Dec. 18, 1987 regarding proposed modifications to Merrill Lynch's CMA Program, 5 pages. | |
| | CD65 | FEDERAL RESERVE SYSTEM, LEXSEE 47 FR 55207, "Reserve Requirements of Depository Institutions; Money Market Deposit Account," Dec. 8, 1982, Action: Final Rule, 5 pages. | |
| | CD66 | Insured Bank Deposits™ Program Summary Information Statement, 11 pages. | |
| | CD67 | Insured Bank Deposits™ Program Information Statement, (attached List of Eligible Program Banks, Effective May 9, 2002; New Account Application, Joint Account Agreement), 11 pages. | |
| | CD68 | WAYNE HUMMER INVESTMENTS, "Insured Bank Deposits™ Program, Frequently Asked Questions," 4 pages. | |
| | CD69 | American Express - Meeting Notes 9/26/00, 2 pages. | |
| | CD70 | American Express Financial Advisors Customized FDIC Product with Tiered Balances, 1/24/2001, 2 pages. | |
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| | CD72 | Memorandum to M. Peterson, J. Whitt, R. Wroten, E. Naumes, E. Deal, B. McCain, from J.E. Oncken, June 15, 1990, Re: Insured Savings Update (with attachments), 7 pages. | |
| | CD73 | INSURED SAVINGS, "Correspondent Agreement," including Exhibits A-D, 28 pages. | |

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| Examiner Name | Patel, Jagdish |
| Attorney Docket Number | 049212-0102 |

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|--------------------|----------|--|----------------|
| | CD74 | INSURED SAVINGS, "Project Team Meeting," Feb. 2, 1989, 21 pages. | |
| | CD75 | INSURED SAVINGS, "Overview & Marketing Plan," Presented by: J.E. Oncken, Dec. 6, 1988, (including Exhibit A), 23 pages. | |
| | CD76 | Letter to V.J. Best, from J.E. Oncken, dated Apr. 18, 1988, 2 pages. | |
| | CD77 | Letter to M.L. Duke from K. Johnson, dated Dec. 27, 1989, (attached Insured Savings Correspondent Agreement, Exhibits A-D, letter to M.L. Duke from K. Johnson dated 11-21-1989 and Account Information Sheet), 39 pages. | |
| | CD78 | Memorandum to J. Oncken, J. Scurlock, B. Standerfer, E. Piner, T. Cyr, from K. Johnson, dated July 5, 1990, Re: Attached Insured Savings Letters (with attachments), 9 pages. | |
| | CD79 | E.D.S. - First City Austin Electronic Mail, from J. Oncken, to T. Cyr, Re: Depository Levels at Insured Savings Depositories, 11/02/89, 1 page. | |
| | CD80 | Cash Management Balance Monitoring Agreement and Memorandum from Ed Piner to Cash management Line of Business Representatives dated 5-21-1991 (with attachments), 8 pages. | |
| | CD81 | MERRILL LYNCH, Insured Savings Account Fact Sheet, The Merrill Lynch Cash Management Account® Financial Service, Jan. 1986, 4 pages. | |
| | CD82 | MERRILL LYNCH MONEY MARKETS, INC., Merrill Lynch Capital Markets, "The Insured Savings Account, Issuer Guide to Offering MMDAs through Merrill Lynch," Sept 1986; 36 pages. | |
| | CD83 | MERRILL LYNCH, The Merrill Lynch Capital Builder SM Account Financial Service, Insured Savings SM Account Participating Depository Institutions, 1996, 2 pages. | |
| | CD84 | Insured Deposit Account, May 21, 1996, 14 pages. | |
| | CD85 | The Insured Deposit Account: "Money in the Bank," page 5; Three Little Letters. Three Big Ways to Save in 1998, page 4. | |

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | Application Number | 10/825,440 |
| | | Filing Date | 04/14/2004 |
| | | First Named Inventor | BRUCE BENT |
| | | Art Unit | 3693 |
| | | Examiner Name | Patel, Jagdish |
| Date Submitted: September 30, 2010 | | Attorney Docket Number | 049212-0102 |
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| | CD86 | An Introduction to the Smith Barney Insured Deposit Account, 8 pages. | |
| | CD87 | SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to J. Mandelbaum, from T. Hamilton, cc: R. Holloman, H. Bald, S. Becton, Re: Insured Deposit Account, Oct. 10, 1995; SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to B. Holloman, from T. Hamilton, cc: W. Heinzerling, H. Morris, COPs, Re: New Product Proposal for Insured Deposit Account, Sept. 18, 1995, 2 pages. | |
| | CD88 | Insured Deposit Account, Product Description for the Investor, Draft as of 9/20/95, 8 pages. | |

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